

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 15-14131-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony Michael Ryan  
615 Wildwood Road  
Allenhurst, NJ 07711

Jessica Pacres Ryan  
aka Jessica Pacres  
615 Wildwood Road  
Allenhurst, NJ 07711

Social Security No.:

xxx-xx-4102

xxx-xx-8702

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 18, 2015.

On August 16, 2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: September 28, 2016

Time: 10:00 AM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 18, 2016

JJW: pbf

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony Michael Ryan  
 Jessica Pacres Ryan  
 Debtors

Case No. 15-14131-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Aug 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2016.

db/jdb  
 r  
 515374450 +Anthony Michael Ryan, Jessica Pacres Ryan, 615 Wildwood Road, Allenhurst, NJ 07711-1334  
 515374449 Timothy P Siciliano, Gavin Agency, LLC, 506 Main Street, Loch Arbour, NJ 07711  
 515374448 +Bank Of America, PO Box 15019, Wilmington, DE 19850-5019  
 515374451 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019  
 515374452 +Best Buy Credit Services, PO Box 790441, St Louis, MO 63179-0441  
 515510266 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 515374453 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515374454 Chase, PO Box 15123, Wilmington, DE 19886-5153  
 515456101 +Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 515638085 +Frances Palmer, 820 Natchez Circle, Mt. Pleasant, SC 29464-5423  
 515374457 Kohl's, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 515374459 Marriott Rewards, PO Box 15123, Wilmington, DE 19850-5123  
 515393784 NJ Family Support Services Center, P O Box 5313, Trenton, NJ 08638-0313  
 515374458 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
 515403626 Nissan Motor Acceptance Corporation, Bankruptcy Department, PO Box 660366,  
 Dallas, TX 75266-0366  
 515374460 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 515374462 +Pay Pal Credit Services, 2211 North First Street, San Jose, CA 95131-2021  
 515594589 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, PO Box 245,  
 Trenton, NJ 08695-0245)  
 515374464 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Bank of America, N.A.,  
 Attn: Bankruptcy Department, P.O. Box 5170, Simi Valley, CA 93062-5170  
 515374464 USAA Master Card, PO Box 65020, San Antonio, TX 78265-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 18 2016 22:29:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2016 22:29:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516128476 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 18 2016 22:29:48  
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,  
 CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC,  
 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837  
 516128475 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 18 2016 22:29:48  
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,  
 CORAL GABLES, FLORIDA 33146-1837  
 515374455 E-mail/Text: cio.bncmail@irs.gov Aug 18 2016 22:29:03 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 515374456 E-mail/Text: bnckohlsnotices@becket-lee.com Aug 18 2016 22:28:53 Kohls, P.O. Box 3043,  
 Milwaukee, WI 53201-3043  
 515374461 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2016 22:25:27  
 Portfolio Recovery, 120 Corporate Blvd, STE 100, Norfolk, VA 23502-4962  
 515610661 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2016 22:25:26  
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
 515610735 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 18 2016 22:25:05  
 Portfolio Recovery Associates, LLC c/o Best Buy, POB 41067, Norfolk VA 23541-1067  
 515670281 E-mail/PDF: gecsed@recoverycorp.com Aug 18 2016 22:24:32 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 515432442 +E-mail/Text: bncmail@w-legal.com Aug 18 2016 22:29:31 USAA FEDERAL SAVINGS BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515374463 +E-mail/Text: bnc@alltran.com Aug 18 2016 22:28:46 United Recovery Systems,  
 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515374447 ##+Allied Interstate, P.O. Box 4000, Warrenton, VA 20188-4000

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Aug 18, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2016

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Joseph Casello on behalf of Debtor Anthony Michael Ryan jcasello@cvclaw.net,  
jcasello627@gmail.com  
Joseph Casello on behalf of Joint Debtor Jessica Pacres Ryan jcasello@cvclaw.net,  
jcasello627@gmail.com  
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 5